

United States Bankruptcy Court
Western District of ArkansasIn re:
James Dwight Ford
DebtorCase No. 11-71809-rdt
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0861-6

User: shoffmon
Form ID: b9aPage 1 of 2
Total Noticed: 25

Date Rcvd: Apr 18, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2011.

db +James Dwight Ford, 613 Long Beach Lane, Malvern, AR 72104-6449
 aty +Dale B. Duke, JAMES R. WALLACE & ASSOCIATES, 212 Center Street, Ste. 100,
 Little Rock, AR 72201-2436
 4037142 +BCA Financial Service, 18001 Old Cutler Road, Ste 462, Miami, FL 33157-6437
 4037144 +Collection Company of America, 700 Longwater Drive, Norwell, MA 02061-1796
 4037145 +Dept of Education/Sallie Mae, P.O. Box 9635, Wilkes Barre, PA 18773-9635
 4037149 +Douglas C. Zahm, P.A., 12425 28th Street, Suite 200, Saint Petersburg, FL 33716-1826
 4037150 +EVAC Ambulance, P.O. Box 6045, Daytona Beach, FL 32122-6045
 4037151 +First Collection Services, 10925 OtterCreek E Blvd., Mabelvale, AR 72103-1661
 4037154 +HSC Medical Center, 1001 Schneider Drive, Malvern, AR 72104-4811
 4037155 +Jacob E. Abraham, MD, P.O. Box 22284, Hot Springs National Park, AR 71903-2284
 4037156 +Law office of William Ingram, P.O. Box 370098, Miami, FL 33137-0098
 4037158 +MRS BPO LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 4037159 +NCO Financial Systems, Inc, P.O. Box 15609, Wilmington, DE 19850-5609
 4037160 +Orange Park Medical Center, 01310, P.O. Box 740771, Cincinnati, OH 45274-0771
 4037164 +Sallie Mae, 11100 USA Parkway, Fishers, IN 46037-9203
 4037173 +SunTurst Mortgage, Inc., 76 South Laura Street, Jacksonville, FL 32202-3433
 4037175 +Tilley Diagnostic Clinic, 1003 Schneider Drive, Malvern, AR 72104-4811
 4037176 +U.S. Department of Education, P.O. Box 530260, Atlanta, GA 30353-0260

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

EDI: BFSWETZEL.COM Apr 18 2011 21:38:00 Frederick S. Wetzel, III, Chapter 7 Panel Trustee,
 200 North State Street, Suite 200, Little Rock, AR 72201-1399
 ust +E-mail/Text: USTPRegion13.LR.ECF@usdoj.gov Apr 18 2011 21:45:57 U.S. Trustee (ust),
 Office Of U. S. Trustee, 200 W Capitol, Ste. 1200, Little Rock, AR 72201-3618
 4037143 +EDI: CAPITALONE.COM Apr 18 2011 21:38:00 Capital One, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 4037145 +EDI: SALMAEDEPTEDUC.COM Apr 18 2011 21:38:00 Dept of Education/Sallie Mae, P.O. Box 9635,
 Wilkes Barre, PA 18773-9635
 4037157 +EDI: FORD.COM Apr 18 2011 21:38:00 Mazda American Credit, PO Box 55000, Detroit, MI 48255
 4037152 +EDI: HFC.COM Apr 18 2011 21:38:00 HSBC, P.O. Box 5253, Carol Stream, IL 60197-5253
 4037161 +EDI: PRA.COM Apr 18 2011 21:38:00 Portfolio Recovery Associates, P.O. Box 12914,
 Norfolk, VA 23541
 4037164 +EDI: SALMAESERVICING.COM Apr 18 2011 21:38:00 Sallie Mae, 11100 USA Parkway,
 Fishers, IN 46037-9203
 4037174 +Fax: 501-332-8086 Apr 18 2011 21:51:19 The Malvern National Bank, 1 Money Place,
 Malvern, AR 72104-3800

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4037147* +Dept of Education/Sallie Mae, P.O. Box 9635, Wilkes Barre, PA 18773-9635
 4037148* +Dept of Education/Sallie Mae, P.O. Box 9635, Wilkes Barre, PA 18773-9635
 4037146* +Dept of Education/Sallie Mae, P.O. Box 9635, Wilkes Barre, PA 18773-9635
 4037153* +HSBC, P.O. Box 5253, Carol Stream, IL 60197-5253
 4037162* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541)
 4037163* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541)
 4037167* +Sallie Mae, 11100 USA Parkway, Fishers, IN 46037-9203
 4037165* Sallie Mae, 11100 USA Parkway, Fishers, IN 46037-9203
 4037166* Sallie Mae, 11100 USA Parkway, Fishers, IN 46037-9203
 4037168* Sallie Mae, 11100 USA Parkway, Fishers, IN 46037-9203
 4037169* Sallie Mae, 11100 USA Parkway, Fishers, IN 46037-9203
 4037170* Sallie Mae, 11100 USA Parkway, Fishers, IN 46037-9203
 4037171* Sallie Mae, 11100 USA Parkway, Fishers, IN 46037-9203
 4037172* Sallie Mae, 11100 USA Parkway, Fishers, IN 46037-9203

TOTALS: 0, * 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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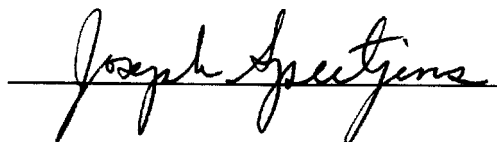
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/10)

Case Number 6:11-bk-71809

UNITED STATES BANKRUPTCY COURT
Western District of Arkansas

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/15/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James Dwight Ford
613 Long Beach Lane
Malvern, AR 72104

Case Number:
6:11-bk-71809
Judge: Richard D. Taylor

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-3656

Attorney for Debtor(s) (name and address):

Dale B. Duke
JAMES R. WALLACE & ASSOCIATES
212 Center Street, Ste. 100
Little Rock, AR 72201
Telephone number: 501-375-5545

Bankruptcy Trustee (name and address):

Frederick S. Wetzel III
Chapter 7 Panel Trustee
200 North State Street, Suite 200
Little Rock, AR 72201-1399
Telephone number: (501) 663-0535

Meeting of Creditors

Important notice to individual debtors: Debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors.

Date: **May 13, 2011**

Time: **08:30 AM**

Location: **U.S. Post Office & Courthouse, 100 Reserve Street, Room 324, Hot Springs, AR 71901**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/12/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

U.S. Bankruptcy Court
300 W. 2nd Street
Little Rock, AR 72201
Telephone: 501-918-5500

For the Court:

Clerk of the Bankruptcy Court:
Jean Rolfs

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 4/18/11

EXPLANATIONS**B9A (Official Form 9A) (12/10)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any documents that you file in this bankruptcy case should be filed using the court's Electronic Case Filing (ECF) system or at the bankruptcy clerk's office at the Bankruptcy Court address listed on the front side. You may inspect all documents filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, on the court's ECF system or at the bankruptcy clerk's office.
Intent to Abandon Property	The trustee may give notice at the meeting of creditors of his intent to abandon property unless objections are filed within 15 days.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

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